

Community Focus



Winter
2007

A PUBLICATION FOR MEMBERS OF UNITED COMMUNITY FEDERAL CREDIT UNION



NEW WEBSITE COMING SOON!

To better serve your financial needs, we are currently in the process of upgrading our website. We will continue to offer the same valuable financial products and services with newer, even more efficient technology.

On the redesigned site, you will find information about current events, credit union news, product information and much more. You will even be able to pay bills online!

Visit

www.unitedcommunityfcu.org

Today!

CONTINUING A TRADITION OF EXCELLENCE

Auto Workers Federal Credit Union is now United Community Federal Credit Union! Our new name reflects our dedication to serving our community. It also pays homage to our heritage as a credit union for United Auto Workers members.

You can still count on your credit union for low loan rates, high savings yields, and a wide variety of other services to meet your personal financial needs. Now membership is open to the rest of the local community as well. This will help strengthen our credit

union and make *more* services available to our loyal members.

SPREAD THE WORD

If you live, work, worship, volunteer or attend school in Allegheny or Washington County, Pennsylvania, you can now join United Community FCU! Businesses and other local entities are also eligible for membership. Tell your friends and family members to join and enjoy all the benefits of belonging to United Community FCU.

CONSOLIDATE & SAVE EVERY MONTH!

Now that the New Year is here, are you worried about how to pay those leftover holiday bills? Consolidate your loans into one low interest rate Home Equity Loan from United Community FCU, and you could save money every month.

Plus, the interest on your Home Equity Loan may be tax-deductible!*

STOP BY TODAY

For more information, stop by or call (412) 653-8000, ext. 112 today.

HOME EQUITY LOANS

As Low As

6.74%
APR*

Fixed Rate

NO Closing Costs Or Fees

*APR=Annual Percentage Rate. Rates subject to change without notice. Contact your tax advisor regarding loan interest tax-deductibility. The actual rate and payment amount will reflect a member's individual financial circumstances and credit score and may be higher than the rate shown here. Minimum loan amount is \$5,000. Refinanced loans must originate from another financial institution (new money only).

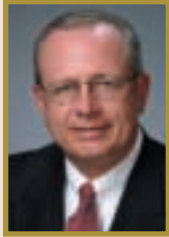
**UNITED
COMMUNITY**
FEDERAL CREDIT UNION

CONVENIENT
ACCOUNT ACCESS
Page 2

NEED A NEW
SET OF WHEELS?
Page 2

DEBIT VS. CREDIT
Page 3

PRESIDENT'S MESSAGE



I don't know about you, but these years keep moving faster and faster. It's hard to believe that 2006 has come and gone, but it has, and not without change. In my past articles I mentioned how important change is. In fact, what's that saying? "There are two things you can count on in life: change and taxes."

We can't do much about taxes, but change is another story. We are definitely changing – we have to in order to survive. It is important to us that you realize we have a plan, and that is to grow and prosper. Had the credit union stayed with only shares and loans like when it first started, it would no longer exist. Think about it – if we didn't have Checking Accounts, Home Banking, Electronic Bill Payment, and more, would you be using us as your primary financial institution? I think not, for most of you.

Our most recent change was our name. We received quite a few good suggestions. It was clear to us that we needed to change our name to reflect our new prospective members and still represent our very important current and past members. We felt we accomplished just that when we chose "United Community Federal Credit Union," and we hope you agree.

We had a terrific year in 2006, but just wait until you see what we have in store for 2007! I'm sure some of you are saying, "but you're going to charge \$2 per month if I don't keep more than \$100 in the credit union." If you feel this way, you are partially right because there will be a \$2 charge per month if you don't have more than \$100 when we total your Savings, Checking, Club Accounts, and Loans.

On the other hand, if you don't have over \$100 in total with us, you probably aren't using the credit union anyway. When we made the decision to do this, we found that 3,443 of our 9,161 accounts have \$100 or less and 48% (or 1,646) of them haven't used the credit union in over 2 years! This being the case, we hope you can see we are making changes that will benefit those of you that are using us, changes that take a lot of planning and foresight, similar to those changes that were made years ago that made this credit union what it is today.

This reminds me of a story I once read, and it goes like this:

A little boy was standing on the sidewalk in the middle of a city block. He was obviously waiting for something.

An older man approached him and asked what he was waiting for. The little boy confidently told the older man that he was waiting for the bus. The man laughed and said the bus stop was in the next block. The boy acknowledged that fact but insisted the bus would stop for him right here. The older man became annoyed at what he thought was insolence. He raised his voice and told the little boy that he'd better start walking if he hoped to ride that bus. The boy politely turned down the suggestion and said he would wait for the bus right where he stood. The man fumed at the little boy and started walking off.

But before the man was too far away, he heard the screeching of brakes. He turned around and couldn't believe his eyes. The bus was actually stopping for the little boy. The bus door opened and the boy started to climb aboard. But just before he did, he turned toward the man down the street and yelled, "My daddy is the bus driver."

It is important to me and the Board of Directors that you know we do not make decisions that affect the membership of this credit union without a great deal of thought, analysis and planning. This little boy had a plan; he was certain his dad would stop for him no matter where he stood. Had the old man known and believed in the little boy's plan he would have understood the change.

Your credit union is that bus and we are rolling! We hope you will continue with us and invite those who work with you, go to church with you, and live with and around you to join us as well. We have great plans for 2007. So get on our bus – we're rolling and we'll pick you up anywhere, because we have a plan, and that plan is to be here for you for many years to come!

As always, if you have any questions or would like to talk about the direction your credit union is going, please feel free to contact me. I guess I am the bus driver – who better to ask where we're going?

Thank you for being a member, and I wish you and your family a happy, healthy, and prosperous New Year!

Sincerely,

Mike Pastirik,
President

(412) 653-8000, ext. 140

NEED A NEW SET OF WHEELS?

NEW VEHICLE LOANS

As Low As

6.65%
APR*

Up To 60 Months

USED VEHICLE LOANS

As Low As

6.80%
APR*

Up To 60 Months

REFINANCE & SAVE – ASK US FOR DETAILS*

You can get a great deal with a Vehicle Loan from your credit union. Our flexible Vehicle Loans provide:

- ★ *Great Low Rates*
- ★ *Affordable Financing*
- ★ *Pre-Approval For Hassle-Free Vehicle Shopping*
- ★ *Friendly, Personalized Service*

APPLY TODAY

Visit us online at www.unitedcommunityfcu.org or stop by the credit union to apply.



MAKE A MOVE ON A BETTER MORTGAGE

Your credit union can help you move into the home of your dreams. Our Mortgages feature:

- ★ *Competitive Interest Rates*
- ★ *Terms Up To 40 Years*
- ★ *Low Closing Costs*
- ★ *No Tricky Clauses*

Even better, the interest on your Mortgage may be tax-deductible! Consult your tax advisor for details.

PAY LESS EVERY MONTH

You can also refinance your current Mortgage from another financial institution at our lower rates. Ask us how – you could lower your monthly payment and save thousands over the life of your Mortgage!

FOR MORE INFORMATION

Simply stop by the credit union or call (412) 653-8000, ext. 112.

DEBIT VS. CREDIT – CHOOSE CREDIT

Please remember to always select “credit” when you are given a choice between credit and debit at the checkout. Choosing “debit” is like choosing to pay with cash, while choosing “credit” provides you with all the privileges of using a VISA® Credit Card. With VISA’s Zero Liability policy, when you choose “credit,” your liability for unauthorized transactions is \$0 – you pay nothing. If you choose “debit” you do not receive this benefit.

So when the cashier asks “Debit or credit?”, make a habit of saying “credit” – you’ll enjoy free and unlimited transactions each month!

VISA® DEBIT CARD CONVENIENCE

This card has all the convenience of an ATM Card and a Credit Card in one! With your VISA Debit Card, you can pay for purchases anywhere VISA is accepted or withdraw cash and perform other transactions at thousands of ATM locations nationwide.

To apply for a VISA Debit Card today, simply stop by the credit union.

IT'S NOT TOO LATE TO MAKE YOUR IRA CONTRIBUTION

An Individual Retirement Account (IRA) is an important aspect of retirement saving. Your credit union offers IRAs to help you get a head start on saving for the future.

For the 2006 tax year, the total contribution limits for Traditional IRAs are:

- ★ *\$4,000 For A Single Person Under 50 Years Old*
- ★ *\$5,000 For A Single Person Age 50 Or Older*

April 16 is the deadline for 2006 IRA contributions. Consult your tax advisor for information on choosing the IRA that's right for you.

BOARD OF DIRECTORS NOMINATIONS OPEN

Two of our Board of Directors incumbents' terms are up for re-election. Board members serve a three-year term, and it is a volunteer position.

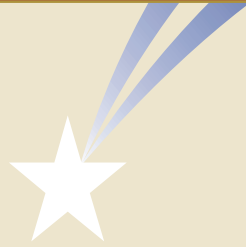
Prior to the Annual Meeting, the Chairman of the Board will appoint a Nominating Committee to nominate at least one member for each vacancy, including any unexpired term vacancy for which elections are being held, and to determine that the members nominated are agreeable to the placing of their names in nomination and will accept the office if elected. The Nominating Committee files its nominations with the credit union secretary prior to the Annual Meeting.

If you are interested in running for a position on the Board of Directors, please submit a letter notifying us of your intentions, a statement of qualifications, biographical data and a petition signed by 1% of the credit union's members (approx. 100 signatures). This information can be dropped off at the credit union office or mailed to the West Mifflin Office to the attention of Joyce Anderson. Applications must be received by February 19, 2007.

Nominations will not be made from the floor during the Annual Meeting when there is at least one nominee for each position to be filled.

Please see the Annual Meeting Announcement on Page 4 for more information.

Community Notes



HOLIDAY CLOSINGS

Martin Luther King, Jr. Day – Monday, January 15, 2007

Presidents' Day – Monday, February 19, 2007

Memorial Day – Monday, May 28, 2007

ANNUAL MEETING ANNOUNCEMENT

Our Annual Meeting will be held at the credit union's main office on Saturday, April 14, 2007 at 10:00 a.m. Donuts and coffee will be served. This is a great opportunity to participate in decisions being made about your credit union's future. We hope to see you there!

NEW! SIGN UP FOR E-STATEMENTS

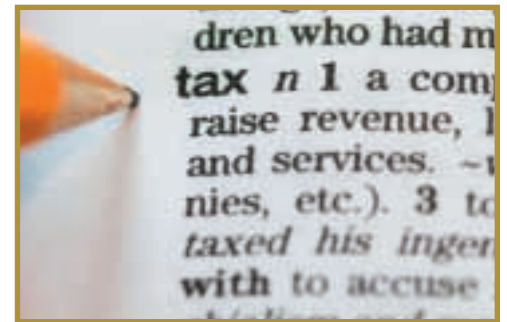
Would you like one less stack of papers to file each month? How about access to your statements anytime through our secure website? Sign up for our new e-Statements program to receive all this and more!

e-Statements are electronic versions of your credit union statements. They are more convenient and even safer than paper statements. Stop by or call the credit union for more information or sign up today through Home Banking.

FASTER TAX REFUNDS WITH DIRECT DEPOSIT

With Direct Deposit, the IRS can deposit your overpayment directly into your credit union account. On your IRS tax return choose either your Checking or Savings Account for the deposit account, and include your account number* and the credit union's **ABA routing number (243380451)**.

*Please note: On your tax return, the deposit account number must be 10 digits. To meet this requirement, add zeros before your account number to fill in the extra spaces.



MP-10446 12/06 Marketing Partners (888) 641-1215



Community Focus is now mailed directly to your household. Newsletters will no longer be sent with statements.

E-mail
info@unitedcommunityfcu.org

Website
www.unitedcommunityfcu.org

Hours
Mon. – Fri.: 8:30 a.m. – 4:30 p.m.
Sat.: 9:00 a.m. – 12:00 Noon

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Phone: (412) 653-8000



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